And the said John H. Barker and Minnie M. Barker, his wife, for themselves, their heirs, executors, administrators and assigns, do covenant that they will pay the entire mortgage debt hereby secured, and will make the monthly payments above mentioned; that they will pay all taxes, as sessments, public dues and charges levied, or to be levied by law upon the property hereby mortgaged, or upon the debt hereby secured; that they will insure and pending the existence of this mortgage, will keep insured against loss by fire, the buildings upon the ground hereby mortgaged to the amount of at least eighty-one hundred dollars, and will cause such policy of insurance to be so framed or endorsed as, in case of fire, to inure to the extent above named, to the benefit of the said mortgagee herein, its successors and assigns; that they will pay the premiums of insurance as they become due and payable, and that in the event of the default of the payment of the same by said mortgagers, their heirs or assigns and the same are paid by the said mortgagee, the amounts so paid shall be added to the said mortgage debt, as though included in the first in stance in this mortgage,

And it is agreed between the parties hereto, that the second party hereto may and shall deduct from the payments made to it under this mortgage, an amount of money sufficient to pay the contributions sufficient to secure such an amount of insurance upon the life of the said John H. Barker under the natural death features of the relief department of the Baltimore and Ohio Railroad Company, as will equalthe amount due from the said John H. Barker and Minnie M. Barker, his wife, to the said second party at any time, which insurance the said John H. Barker has agreed with the second party to maintain for its security.

Witness our hands and seals

John H. Barker

(seal)

Test--E. R. Hogen.

Minnie M. Barker

(seal)

State of Maryland, County of Frederick towit--

I hereby certify that on this 17th day of march in the year ninetenn hundred and eight before me the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, aforesaid, personally appeared John H. Barker and Minnie M. Barker his wife, and did each acknowledge the aforegoing mortgage to be their respective act.

Androw at the same time, before me personally appeared also William Schnauffer, agent of the with in naned mortgagee, The Real Estate and Improvement Company of Baltimore City, and made oath in due form of law that the consideration set forth in the foregoing mortgage is true and bona fide, as herein set forth and the said William Schnauffer further made oath in due form of law that he is the agent of said mortgagee and duly orthorized to make this affidavist; and did also make oath in due form of law, that the mortgagee has not required the mortgagors, their agent or attorney, or any person for the said mortgagors, to pay the tax levied upon the interest covenanted to be paid in advance, nor will he require any tax levied thereon to be paid by the mortgagors, or any person for them during the existence of this mortgage. Witness my hand and seal notarial the day and date above writted.

E. R. Hogan,

N. P.

经编售

Notary Seal.

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In consideration of the sum of Thirty Nine Hundred and Ninety Seven Dollars, and thirty-seven cents, (3997.37) The Real Estate and Improvement Company of Baltimore City hereby assigns the within mortgage to Minnie M. Barker without recourse.

In withess thereof, the said The Real Estate and Improvement Company of Baltimore City has caused its corporate name to be hereunto signed by george Dabbin Penniman, its Vice President, and its duly attested corporate seal to be hereunto affixed this 4th day of June A. D. 1913.

The real Estate and Improvement Company of Baltimore City by Attest--

C. W. Woolford, Secretary, Vice President. Corporate Seal.

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